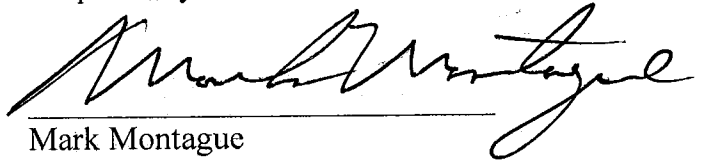


REMARKS

In the Office Action, a requirement was made under 35 U.S.C. §121 to elect the invention of Group I, claims 1-15, 19, 23-26, 36-37 and 86-87, drawn to usage protection of data files, or the invention of Group II, claims 38-85, drawn to establishing and accessing a financial instruction. In response, the applicant hereby elects without traverse claims 38-85 of Group II to be examined on their merits. Although claims 1-15, 19, 23-26, 36-37 and 86-87 of Group I are withdrawn from consideration herein, the applicant reserves the right to present these claims in a divisional application. Claims 1-15, 19, 23-26, 36-37 and 86-87, directed to the non-elected invention, are cancelled herein.

An early and favorable examination of this application is respectfully requested.

Respectfully submitted,



Mark Montague
Reg. No. 36,612

COWAN, LIEBOWITZ & LATMAN, P.C.
1133 Avenue of the Americas
New York, NY 10036-6799
(212) 790-9200